

Certificate Number: 15317-NJ-DE-036155483

Bankruptcy Case Number: 21-17001



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 19, 2021, at 11:13 o'clock AM PST, Frank V Federico Jr completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 22, 2021 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor